



**SOUTHERN CALIFORNIA IBEW – NECA TRUST FUNDS**

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Website: [www.scibew-neca.org](http://www.scibew-neca.org)

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DATE: November 2010

TO: Participants in Southern California IBEW-NECA Pension Plan (IBEW Local Unions 11, 440, 441 and 477)

FROM: Administrative Office -- Pension Department

RE: Statement of Reported Hours for Work Months July, 2009 through June, 2010

Enclosed please find the Statement of Reported Hours for the Southern California IBEW-NECA Defined Benefit Plan.

The statement generally covers the Plan Year for work months 7/09-6/10, although earlier months may appear if not paid timely.

The following information and reminders about your Plan are provided for your reference:

1. A Plan Year (July-June) in which a participant works fewer than 375 hours in the Defined Benefit Plan may have serious consequences. If a participant is not already vested, several consecutive Plan years of fewer than 375 hours may result in divesting, which means a loss of pension credit. Also, two consecutive Plan years of fewer than 375 hours, which the Plan defines as a "Grace Period", may result in a benefit reduction if retirement is taken before age 65. There are circumstances, such as disability, working as a signatory contractor or other forms of Special Service (as defined in Section 1.27 of the Plan) which could prevent such occurrences. If you have had any extended periods without work hours, please contact the Pension Department for further information regarding your status in the Pension Plan.
2. On the enclosed statement any entry of 'Pension Fund' under the column titled "Employer Name" means that those hours were paid late or not paid at all by the employers and that the contributions were made by the Pension Fund. Please note that if the contributions are later paid by the employer, a record of that payment and the employer's name will appear on a subsequent statement.
3. A participant who has been divorced should send a complete set of the dissolution papers to the pension department for review by Plan Co-Counsel. Co-Counsel will advise in writing if the documents deal acceptably with any possible interest an ex-spouse may have in your benefits or if a Qualified Domestic Relations Order (QDRO) is required. The Pension Department should also be notified of any pending

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- dissolution action so that Plan Co-Counsel may review the QDRO and/or direct other disposition of the interests of the ex-spouse. Please be aware that not providing dissolution documents for Co-Counsel to review at the earliest possible date may cause a delay in your retirement under the Defined Benefit Plan or the payment of benefits to a beneficiary.
4. If a participant is unmarried, whether single, widowed or divorced, a beneficiary form should be completed, otherwise pension benefits must be distributed as specified in the Plan, which may not be the same as the participant intended. Beneficiary forms may be obtained from the Fund Office or online at [www.scibew-neca.org](http://www.scibew-neca.org).
  5. If you have questions, require additional information, would like to request an estimate of benefits, or need to correct your address, date of birth or other data, please contact the Fund Office in writing at the address on the letterhead, or by fax at (323) 726-3520. As there is always increased volume of calls and letters after this statement is mailed, please allow at least 15 working days (3 weeks) for a reply. Your patience and understanding is appreciated and will permit faster handling of all inquiries, including your own. Be sure to include your Social Security number when writing. Eligibility for pension benefits is determined after your pension application has been reviewed and approved by the Fund Office. You are also urged to visit the Trust Funds' website at [www.scibew-neca.org](http://www.scibew-neca.org).